

## ABSTRACT

The Financial transfer modeling program of the present invention provides an easy-to-use, visible, dynamic application for modeling a set of financial transfers. The user can describe the set of financial transfers through graphical icons and simple input forms for parameters, 5 without being concerned about how a financial transfer amount or stream of financial transfer amounts is calculated. The assumptions of the financial model are described explicitly in accessible, easily-changed graphical models, where the relationships between financial transfers are portrayed in terms of sequence, time, and flow of control. In one embodiment of the invention, a financial transfer modeling editor program is provided. When executed by a computer, the program can perform the following acts. It presents to a user one or more icon tools for creating a graphical representation of a financial transfer model. The one or more icon tools include at least one tool for generating a financial transfer activity icon instance with each instance having at least one attribute for defining an associated transaction between a payer and a payee entity. It receives commands from the user for building the graphical representation of the financial transfer model including receiving commands for (i) generating one or more financial transfer activity icon instances upon a workspace, (ii) associating at least one financial transfer transaction between a payer and a payee entity, and (iii) inter-connecting the one or more icon instances to generate the graphical financial transfer model. In response to receiving the user commands, the program defines a financial transfer model data structure that corresponds to the 20 graphical financial transfer model.